



REGIONS
MORTGAGE

P.O. Box 18001
Hattiesburg, MS
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Correspondence Only

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REGINA M DRISKILL
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KNOXVILLE TN 37921-6611

06/15/2013

Visit our website at www.regionsmortgage.com

PAYMENT BOOK

This book contains:

- Payment Instructions
- Mortgage Loan Originator Contact
- Address Change / Tax ID Verification Form
- Auto Pay Application
- Optional Production Information
- Payment Options
- Internet / Phone Access
- Important Disclosures
- Escrow Analysis (if applicable)
- Loan Servicing Fee Schedule
- Payment Coupons
- Tax And Insurance Information
- Contact Information (See back cover)

Actual due



Escrow Disclosure Statement See calculations & projections on following pages

Loan # 3006035640
Date: 06/13/13

ESCROW ITEM DESCRIPTION	PROJECTED ANNUAL AMT
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CITY TAX	548.58
COUNTY TAX	532.00
HAZARD INS	1,070.00

TOTAL DISBURSEMENTS DIVIDED BY 12 MONTHS	2,150.58
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MONTHLY ESCROW DEPOSIT	179.22
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PAYMENT INFORMATION

	PREVIOUS	BEGINNING 08/01/13
PRIN. AND INT.	96.76	96.76
ESCROW	291.55	179.22
OPTIONAL PRODUCT	0.00	0.00
PRORATED OVERAGE/SHORTAGE	209.02	0.00
SUBSIDY	0.00	0.00

PAYMENT AMOUNT	597.33	275.98
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* REPAYMENT OF SHORTAGE

IN CASES OF VARIABLE PRINCIPAL AND INTEREST PAYMENTS, THE TERMS OF YOUR
LOAN MAY HAVE RESULTED IN A CHANGE DURING THIS COMPUTATION PERIOD.

Actual due

Escrow Account Coming Year Escrow Projection

Loan# 3006035640
Date: 06/13/13

MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	ACTUAL BALANCE	REQUIRED BALANCE	LOW BALANCE SUMMARY
		BALANCE AS OF 06/13/13		2,383.08	1,433.70	PROJECTED LOW POINT 1,307.82
08/13	179.22		0.00	2,562.30	1,612.92	ALLOWABLE LOW POINT* 358.44
09/13	179.22		0.00	2,741.52	1,792.14	
10/13	179.22	CITY TAX	548.58-	2,372.16	1,422.78	DEFICIT 0.00
11/13	179.22		0.00	2,551.38	1,602.00	
12/13	179.22	CNTY TAX	532.00-	2,198.60	1,249.22	
01/14	179.22	HAZARD INS	1,070.00-	1,307.82	358.44*	OVERAGE: 1,348.41
02/14	179.22		0.00	1,487.04	537.66	
03/14	179.22		0.00	1,666.26	716.88	
04/14	179.22		0.00	1,845.48	896.10	
05/14	179.22		0.00	2,024.70	1,075.32	CURRENT PAYMENT EFFECTIVE 08/01/13
06/14	179.22		0.00	2,203.92	1,254.54	PRIN. AND INT. 96.76
07/14	179.22		0.00	2,383.14	1,433.76	ESCROW 179.22
						OPTIONAL PRODUCT 0.00
						PRORTD OVER/SHORT 0.00
						SUBSIDY 0.00
						TOTAL PAYMENT 275.98
TOTALS	2,150.64		2,150.58-			

*Low point was determined by taking the lower of one of the following: 1) 2 monthly escrow deposits as allowed by RESPA, 2) your mortgage loan documents, OR 3) by state law, if applicable.

Actual due

Escrow Account History

Loan# 3006035340
Date: 06/13/13

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Month	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
08/12	291.55	0.00	0.00	0.00	BALANCE AS OF 08/01/12	1,166.18	2,565.14-
09/12	291.55	197.13	0.00	0.00		1,457.73	2,565.14-
10/12	291.55	0.00	548.58	548.58	CITY TAX	1,749.28	2,368.01-
11/12	291.55	197.13	0.00	532.00 *	CNTY TAX	1,492.25	2,916.59-
12/12	291.55	0.00	532.00	0.00 *	CNTY TAX	1,783.80	3,251.46-
01/13	291.55	0.00	0.00	1,070.00 *	HAZARD INS	1,543.35	3,251.46-
02/13	291.55	2,199.41	0.00	0.00		1,834.90	4,321.46-
03/13	291.55	0.00	0.00	0.00		2,126.45	2,122.05-
04/13	291.55	0.00	0.00	0.00		2,418.00	2,122.05-
05/13	291.55	0.00	2,418.00	0.00 *	HAZARD INS	2,709.55	2,122.05-
06/13	291.55	4,004.56	0.00	0.00 E		583.10	2,122.05-
07/13	291.55	500.57	0.00	0.00 E		874.65	1,882.51
						1,166.20	2,383.08
TOTALS	3,498.60	7,098.80	3,498.58	2,150.58			

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Actuality due

(*) See reverse side.

applicable law.

Fee Amount

\$8 maximum

FREE

FREE

\$9

Other fees may

Name: REGINA M DRISKILL

Loan Number: 3006035640

Overage Amount: \$1,348.41

If the loan is current, Regions Mortgage refunds all overage escrow amounts over \$50 and if the overage is less than \$50 spreads the overage to reduce the monthly payment up to the date of the projected low point balance.



Actual due